

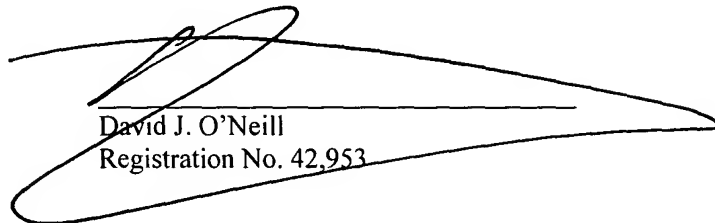
REMARKS

The amendments to the specification are of a clerical nature and do not add new matter.
Therefore, entry and consideration of the amendment is requested.

Respectfully submitted,

Date:

7/24/03



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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Specification:

On page 1, line 5, please insert the following:

--This application is a continuation of U.S. Patent Application 08/928,851 filed September 12, 1997, entitled "System and Method for Detecting and Managing Fraud", which is a continuation of U.S. Patent Application 08/426, 256 filed April 21, 1995, now U.S. Patent 5,854,834, issued December 29, 1998, entitled "Network Information Concentrator" has a common assignee and inventorship to the present application, and the above noted patent application, is incorporated by reference in its entirety.--.